

To Whom It May Concern,

My name is Steven Roosevelt Houston. I am a Miami-Dade Rescue firefighter, an Air Force disabled veteran, and a victim in **Case #23-CR-60117-DSL** regarding **Mr. Sanjay Singh, of Royal Bengal Logics Inc.**

First, let me say that I have dedicated my life to serving my country and my community, always striving to provide for my family with honesty and integrity. Unfortunately, my involvement in this fraudulent investment scheme has had a profound and devastating impact on my life and the lives of those I love.

As a husband, father of two children, and grandfather, my primary goal has always been to ensure financial stability and security for my family. The financial loss from this Ponzi scheme has severely strained our household, creating a significant burden that affects our daily lives to this day. The **\$35,000 life savings** I invested was not just numbers on a page; it represented years of hard work, sacrifice, and aspirations for our future dreams—dreams that now feel shattered.

Since this financial loss, the most important thing I have been unable to do is support my family, particularly my elderly parents, whose small retirement funds and medical bills cause them financial hardship. I used to contribute money every month to help them make ends meet; now, I contribute whenever I can. My daughter was attending law school at the University of the District of Columbia, David A. Clarke School of Law, and I was helping her financially. I was also supporting my son through EMT school and had just bought him a car. It was the worst time to suffer such a loss because my family depended on me heavily. This burden has forced me to max out credit cards, ruin my credit score (which dropped from the high 700s to the 500 range), and cancel our annual family vacations. It has also ruined Christmas celebrations and other holidays. As a result, I have been unable to maintain an emergency fund in my savings account.

The loss has also taken a significant psychological toll. For example, I own a 1998 Ford truck that consistently has mechanical problems. Every time it breaks down, I think of the money I lost and how it could have been used to buy a dependable vehicle. The same year I was defrauded, I was planning to get married and buy a house. To compensate for the financial loss, I worked countless hours of overtime, which took a physical toll on my body due to my age and disability. I remember coming home exhausted, and how it affected my personal relationships, causing arguments with my wife, who had also contributed to that savings. I had to sell 500 hours of my annual leave so we could continue with our wedding plans, and I had to withdraw money from my retirement to put a down payment on the home we were trying to buy. I was embarrassed to tell my wife about the loss, and the arguments we had because of my decisions were incredibly painful.

Beyond the financial toll, the emotional and psychological effects have been overwhelming. I have experienced a deep sense of betrayal, stress, and anxiety, which have had a serious impact on my well-being, my ability to focus at work, and my home life. As a firefighter/paramedic, my job demands constant vigilance and focus, especially when it comes to saving lives. The distraction

caused by this situation has made it increasingly difficult to perform my duties to the best of my ability.

Additionally, this negative impact extends beyond me to my entire family, who have also suffered the uncertainty and hardship caused by this fraudulent scheme. We have had to make difficult financial decisions, cut back on essential expenses, and reevaluate our long-term goals. The trust I once had in financial opportunities has been deeply shattered, leaving me wary and apprehensive about any future investments or plans.

Prior to this incident, I had experience investing in the stock market, and I would have never knowingly given money to anyone to invest for me in stocks or for their personal gain. I firmly believed my investment was going into a small but successful and growing trucking company that transported freight. I investigated the company to the best of my ability. Initially, I had some concerns and second thoughts, suspecting it could be a Ponzi scheme. However, after physically visiting the building, walking through each floor, and meeting with **Ms. Laine D'Orvilliers** in her office, I was reassured. She answered my questions and convinced me that the company was legitimate and not a Ponzi scheme. And to this day, I am still paying for that decision.

In conclusion, I respectfully urge the court to consider the lasting consequences that Mr. Singh and his scheme have had on victims like me and my family. The financial, emotional, and psychological damage is profound. I hope that justice will be served to the fullest extent and that an example will be made to prevent others from experiencing similar hardships.

Thank you for your time and consideration.

S [REDACTED] R. H. [REDACTED]